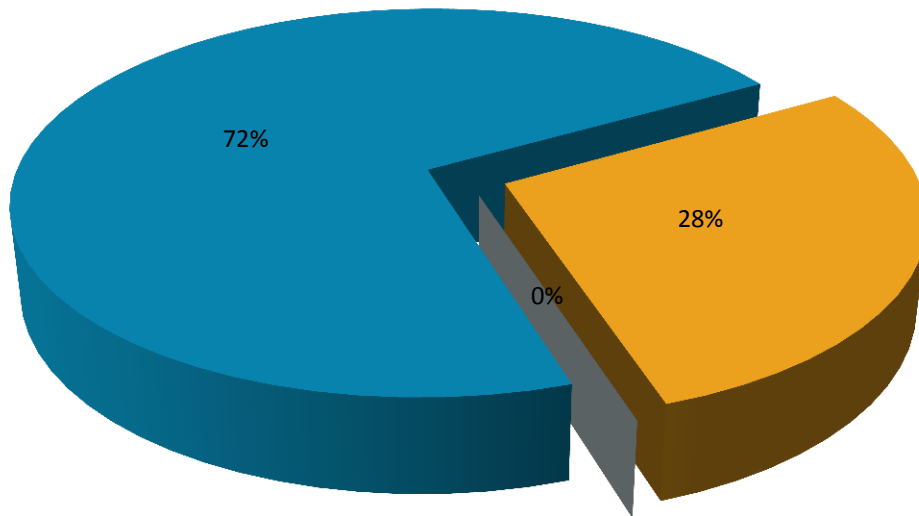


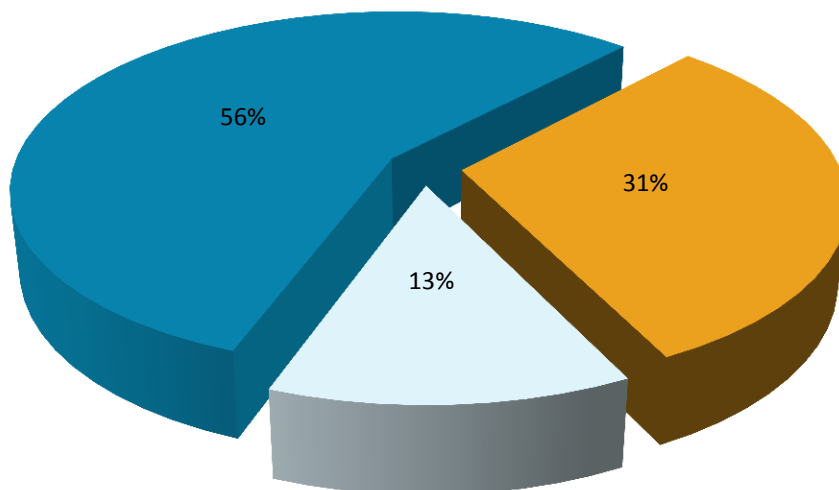
In light of Auto-Enrolment, are your employees asking questions about a company pension scheme?

■ No ■ Some are, but most are not ■ Yes, more than before



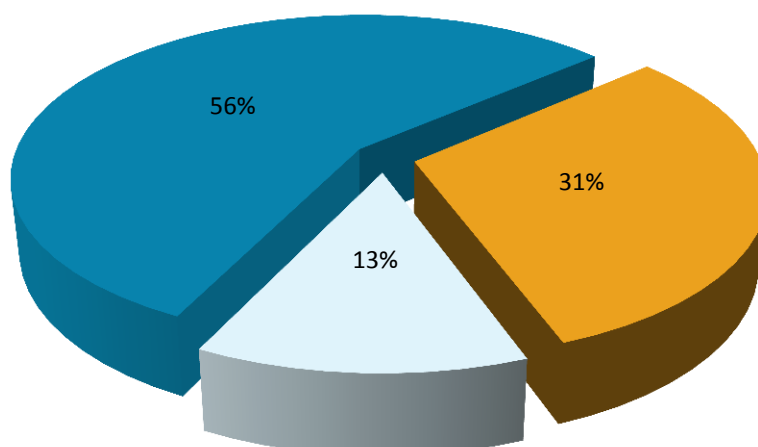
Do you have a plan in place to meet your obligations regarding auto-enrolment and compulsory employer contributions?

■ Yes ■ No ■ Not Sure



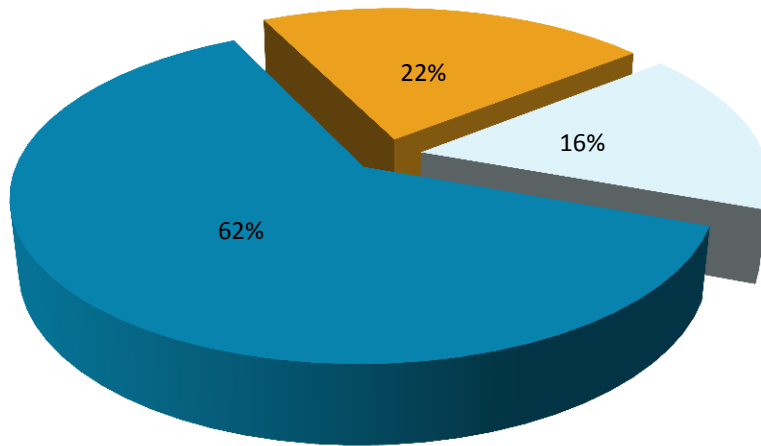
Do you agree with the proposed public sector pension changes?

■ Yes
■ No, the planned changes do not go far enough
■ No, public sector workers should retain their current pensions



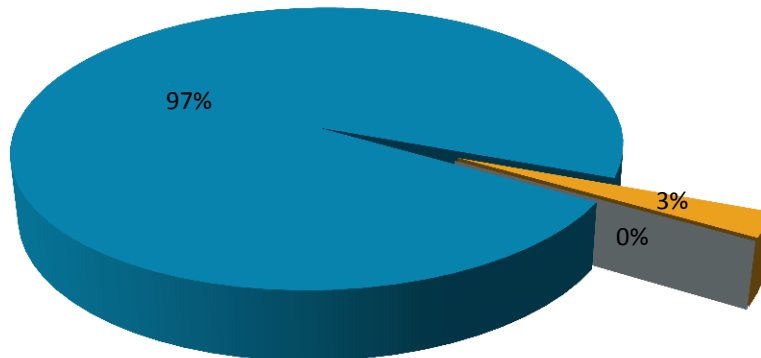
Do you believe a company pension is still seen as a major benefit for potential new employees?

- Yes, a pension is an important part of the benefit package
- No, job seekers are not interested in a pension
- Not sure



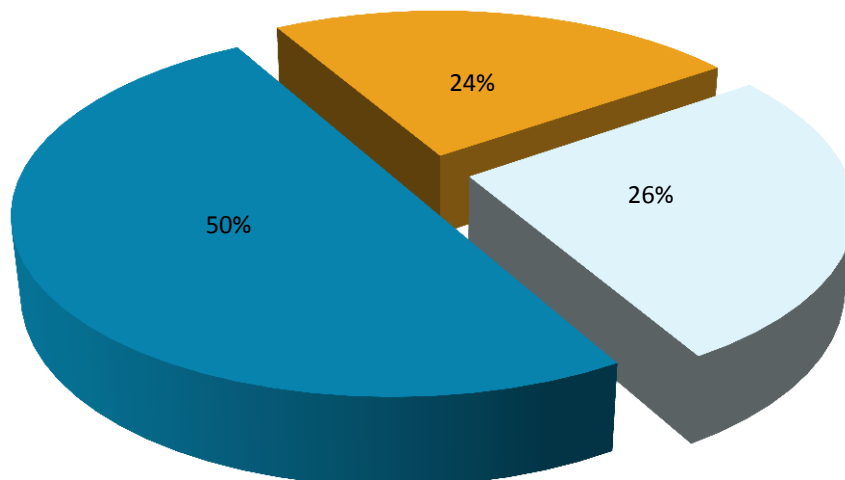
Do you think your younger employees (aged 40 and under) are thinking enough about their retirement?

- No, they are focused on the short term.
- Yes, they are knowledgeable and engaged about their pension
- Not Sure



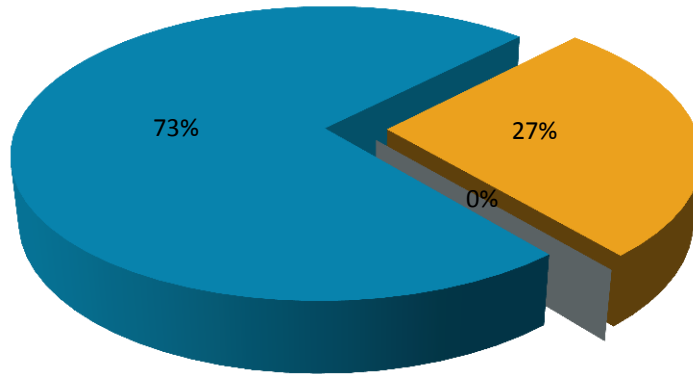
How do you view your company pension scheme?

- A vital employee benefit
- A financial millstone around the company's neck
- Other (please state)



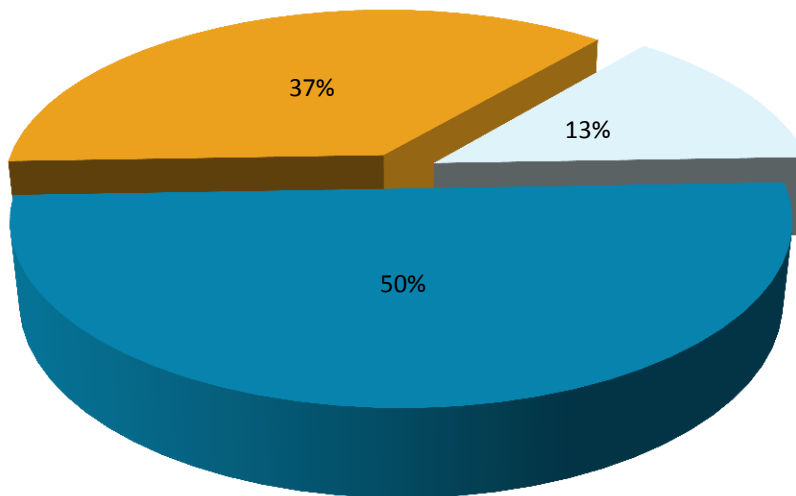
Do you believe you have a full understanding of the roles and responsibilities required of you as a pension scheme trustee?

- I understand most of the new regulations and my responsibilities
- Yes, I fully understand the new regulations and my responsibilities
- No, I don't fully understand either the regulations or my responsibilities



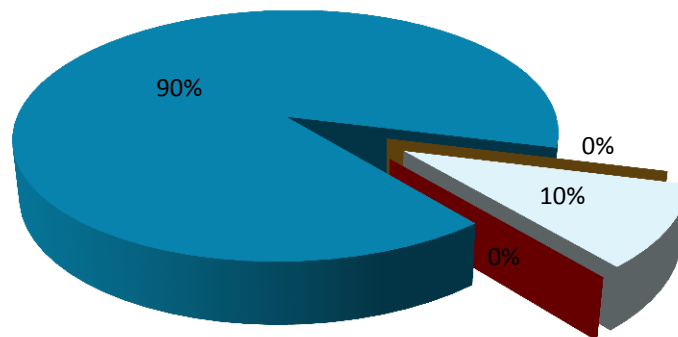
How would you describe your knowledge and understanding about the impacts of auto-enrolment on your pension scheme?

- Average
- Excellent
- Poor



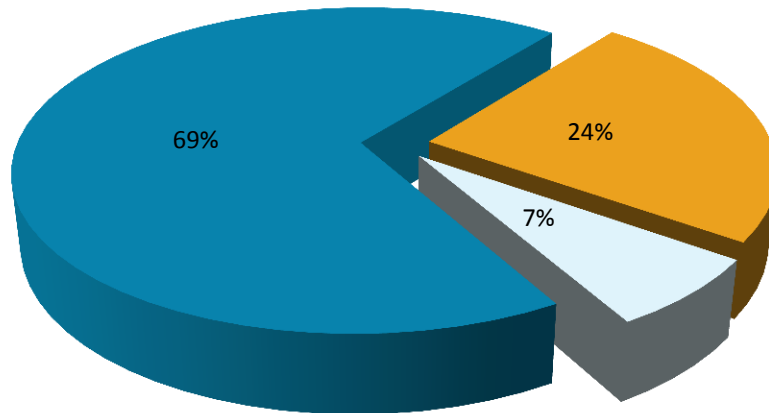
Where do you get most information on pension issues, and your responsibilities?

- From our professional advisers (accountants, lawyers, actuaries, etc)
- From Government departments and agencies
- From my own research - including the internet
- From my pension-sponsors (ie, the employer)



If you knew then what you know now, would you still have volunteered to be a pension scheme trustee?

- Yes, I am comfortable with the role and the responsibilities
- Maybe
- No, I had no idea how much responsibility I was taking on



What do you feel about the recent changes to the PPF levy to include a loading to reflect investment risk?

- Bad, the rule changes are a backward step
- I'm not aware of the changes to the PPF levy
- Good, the rationale for changing the rules is sound

